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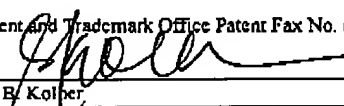
PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Dennis G. Earnshaw, et al. Examiner: Naresh Vig
Application No. 09/849,513 Group Art Unit: 3629
Filed: May 5, 2001 Docket No. 70325-040017
Title: **ELECTRONIC TRANSACTION SERVICE SYSTEM**
Customer No.: 33717

CERTIFICATE UNDER 37 CFR 1.6(d)

I hereby certify that this correspondence is being facsimile transmitted to the U.S. Patent and Trademark Office Patent Fax No. (571) 273-8300 on January 9, 2006.


Sherry B. Kolper

AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION

MAIL STOP: RCE
Commissioner for Patents
Post Office Box 1450
Alexandria, Virginia 22313-1450

Dear Sir:

This paper is responsive to the Office Action mailed September 19, 2005 and to the Advisory Action mailed December 15, 2005. Applicants have included a Request for Continued Examination and resubmit the Amendments and Remarks of November 21, 2005 for further examination.

Amendments to the Claims are reflected in the listing of claims, which begin on page 2.

Remarks begin on page 9.